

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application Number	:	09/765,137	Confirmation No.:	7821
Applicant	:	Adams		
Filed	:	01/18/2001		
Title	:	<b>Network Based Loan Approval and Document Origination System</b>		
TC/Art Unit	:	3691		
Examiner:	:	Akintola, Olabode		
Docket No.	:	JPM-052		
Customer No.	:	<b>70813</b>		

**MAIL STOP AMENDMENT**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT**

In response to the Office Action dated November 24, 2009 please enter the following amendments:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 9 of this paper.